

In re:  
Christopher Paul Urban  
Debtor

Case No. 24-11015-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 27, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Christopher Paul Urban, 1218 Snyder Ave Apt 7, Philadelphia, PA 19148-5548                        |
| 14868190 | Franco John Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518                         |
| 14868196 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210            |
| 14868197 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |
| 14868192 | illExotics, LLC, 1704 E Passyunk Ave Fl 1, Philadelphia, PA 19148-1518                            |

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| aty      | Email/Text: help@cibiklaw.com              | Mar 28 2024 00:40:00 | MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102  |
| tr       | + EDI: BCCSHUBERT.COM                      | Mar 28 2024 04:29:00 | CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622  |
| smg      | Email/Text: megan.harper@phila.gov         | Mar 28 2024 00:41:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595            |
| smg      | EDI: PENNDEPTREV                           | Mar 28 2024 04:29:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us    | Mar 28 2024 00:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| ust      | + Email/Text: ustpreion03.ph.ecf@usdoj.gov | Mar 28 2024 00:40:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14868181 | Email/Text: bncnotifications@pheaa.org     | Mar 28 2024 00:40:00 | AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461  |
| 14868182 | + Email/Text: backoffice@affirm.com        | Mar 28 2024 00:41:00 | Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862  |
| 14868183 | EDI: GMACFS.COM                            | Mar 28 2024 04:29:00 | Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416   |
| 14868184 | Email/PDF: bncnotices@becket-lee.com       | Mar 28 2024 08:51:39 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  |
| 14868188 | Email/Text: megan.harper@phila.gov         | Mar 28 2024 00:41:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617                                       |
| 14868185 | EDI: CAPITALONE.COM                        | Mar 28 2024 04:29:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  |

District/off: 0313-2

User: admin

Page 2 of 3

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|----------|--|----------------------|--|
| 14868187 | + EDI: CITICORP                                | Mar 28 2024 04:29:00 | Citi Card/Best Buy, Attn: Citicorp Cr Srvs<br>Centralized Bankr, PO Box 790040, St Louis, MO<br>63179-0040 |
| 14868189 | Email/Text: bankruptcy@philapark.org           | Mar 28 2024 00:41:00 | City of Philadelphia, Parking Violation Branch,<br>PO Box 41819, Philadelphia, PA 19101-1819               |
| 14868193 | EDI: IRS.COM                                   | Mar 28 2024 04:29:00 | Internal Revenue Service, Centralized Insolvency<br>Operation, PO Box 7346, Philadelphia, PA<br>19101-7346 |
| 14868186 | EDI: JPMORGANCHASE                             | Mar 28 2024 04:29:00 | Chase Auto Finance, Attn: Bankruptcy, PO Box<br>901076, Fort Worth, TX 76101-2076                          |
| 14868194 | Email/Text: fesbank@attorneygeneral.gov        | Mar 28 2024 00:40:00 | Pennsylvania Attorney General, 16th Floor,<br>Strawberry Square, Harrisburg, PA 17120-0001                 |
| 14868195 | EDI: PENNDEPTREV                               | Mar 28 2024 04:29:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, 1 Revenue Pl, Harrisburg, PA<br>17129-0001     |
| 14868195 | Email/Text: RVSVCBICNOTICE1@state.pa.us        | Mar 28 2024 00:40:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, 1 Revenue Pl, Harrisburg, PA<br>17129-0001     |
| 14868198 | + Email/Text: bankruptcy@philapark.org         | Mar 28 2024 00:41:00 | Philadelphia Parking Authority, Bankruptcy<br>Department, 701 Market St, Philadelphia, PA<br>19106-1540    |
| 14868199 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM          | Mar 28 2024 00:49:48 | Regional Acceptance Corporation, Attn:<br>Bankruptcy 1424 East Fire Tower Ro, Greenville,<br>NC 27858-4105 |
| 14868200 | + Email/Text: rmcowell@slgcollect.com          | Mar 28 2024 00:40:00 | Saldutti Law Group, 1040 Kings Hwy N, Cherry<br>Hill, NJ 08034-1925  |
| 14868201 | EDI: SYNC                                      | Mar 28 2024 04:29:00 | Syncb/hdceap, Attn: Bankruptcy, PO Box 965060,<br>Orlando, FL 32896-5060                                   |
| 14868202 | + EDI: SYNC                                    | Mar 28 2024 04:29:00 | Synchrony Bank, Attn: Bankruptcy, 777 Long<br>Ridge Rd, Stamford, CT 06902-1259                            |
| 14868203 | + EDI: SYNC                                    | Mar 28 2024 04:29:00 | Synchrony Bank/Gap, Attn: Bankruptcy, PO Box<br>965060, Orlando, FL 32896-5060                             |
| 14868204 | EDI: SYNC                                      | Mar 28 2024 04:29:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, PO<br>Box 965060, Orlando, FL 32896-5060                        |
| 14868205 | EDI: TDBANKNORTH.COM                           | Mar 28 2024 04:29:00 | TD Bank, N.A., 1701 Route 70 E, Cherry Hill, NJ<br>08003-2390  |
| 14868206 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Mar 28 2024 00:40:00 | U.S. Attorney, Eastern District of Pa., 615<br>Chestnut St Ste 1250, Philadelphia, PA<br>19106-4404        |
| 14868207 | ^ MEBN   | Mar 28 2024 00:31:22 | U.S. Department of Justice, 950 Pennsylvania Ave<br>NW, Washington, DC 20530-0009                          |

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 14868191 | *             | Franco John Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Mar 27, 2024

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2024

Signature: /s/Gustava Winters

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b> |                                  |   |
| Debtor 1:                                | <b>Christopher Paul Urban</b>    | Social Security number or ITIN: xxx-xx-8995 |
|  | First Name Middle Name Last Name | EIN: --_-----                               |
| Debtor 2:                                |                                  | Social Security number or ITIN: -----       |
| (Spouse, if filing)                      | First Name Middle Name Last Name | EIN: --_-----                               |
| United States Bankruptcy Court:          | Eastern District of Pennsylvania | Date case filed for chapter: 7 3/26/24      |
| Case number:                             | 24-11015-pmm                     |   |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| 1. Debtor's full name                       | Christopher Paul Urban   |   |
| 2. All other names used in the last 8 years |  |   |
| 3. Address                                  | 1218 Snyder Ave Apt 7<br>Philadelphia, PA 19148-5548   |   |
| 4. Debtor's attorney<br>Name and address    | MICHAEL A. CIBIK<br>Cibik Law, P.C.<br>1500 Walnut Street<br>Suite 900<br>Philadelphia, PA 19102 | Contact phone 215-735-1060<br>Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>                           |
| 5. Bankruptcy trustee<br>Name and address   | CHRISTINE C. SHUBERT<br>821 Wesley Avenue<br>Ocean City, NJ 08226                                | Contact phone (609) 923-7184<br>Email: <a href="mailto:christine.shubert@comcast.net">christine.shubert@comcast.net</a> |

For more information, see page 2 >

Debtor **Christopher Paul Urban**

Case number **24-11015-pmm**

|   |  |  |
|---|--|--|
| <b>6. Bankruptcy clerk's office</b>   | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107   | Hours open:<br>Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.   |
| Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . |  | Contact phone (215)408-2800  |
|   |  | Date: 3/27/24  |
| <b>7. Meeting of creditors</b>  | <b>April 30, 2024 at 01:10 PM</b>  | Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493</b> |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>                                       |
| <b>8. Presumption of abuse</b>  | The presumption of abuse does not arise.   |  |
| If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.         |  |  |
| <b>9. Deadlines</b>   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  | <b>Filing deadline: 7/1/24</b>   |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>  |  |
|   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |
| <b>10. Proof of claim</b>   | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  |  |
| Please do not file a proof of claim unless you receive a notice to do so.   |  |  |
| <b>11. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  |  |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. |  |